<u>CLAIMS</u>

1.   A method comprising the steps of:

compiling client files, including data sets that contain personal information that uniquely identify clients and data sets that contain general information that do not uniquely identify the clients;

without revealing the client's personal information, enabling suppliers to select subsets of clients based upon the client's general information;

receiving pre-approved offers from said suppliers on behalf of the selected subsets of clients; and

giving the client's personal information to the supplier when the client accepts one of the offers.

2.   The method of claim 1,

wherein the general information comprises a client's age, sex, race, citizenship, and zip code.

3.   The method of claim 2 including obtaining:

the client's credit rating;

modifying the credit rating such that there is no personal information contained within said credit rating that can be used to uniquely identify the client; and

adding the modified credit rating to the general information.

4.   The method of claim 2,

wherein the general information further includes the client's medical history, modified such that there is no personal information contained within said medical history that can be used to uniquely identify the client.

5.   The method of claim 1 including:

compiling client files and obtaining pre-approved offers for any product or service that requires evaluation of a client's credit rating or medical history and making offers only for the products and services that the client desires.

6.   The method of claim 1 including:

using the same client file multiple times to make offers for different products and services; and

updating the client file when existing information becomes inaccurate or when more information is required in conjunction with another product or service.

7.   The method of claim 1,

wherein the personal information that uniquely identifies the client comprises the client's name, social security number, street address, mother's maiden name, or phone number.

8.   The method of claim 1 including:

enabling suppliers of products and services to select subsets of clients by validating that the general information used to select subsets of clients correspond to a client who can be uniquely identified with personal information.

9.   The method of claim 8 including:

supplying suppliers with a digital certification to validate the general information as corresponding to a client.

10.   The method of claim 1 including:

using a computer system to compile the plurality of client files, enable suppliers to select subsets of clients based upon the client's general information, receive pre-approved offers from said suppliers on behalf of the selected subsets of clients, and give the client's personal information to the supplier after the client accepts the supplier's offer.

11.   The method of claim 10 including:

storing the plurality of client files as a database in a computer readable medium;

accessing the computer system via a network connection to select subsets of clients and transmit pre-approved offers to the computer system; and

accessing said computer system via a network connection to view pre-approved offers and select the desired offer.

12.   The method of claim 1 including:

supplying the client with pre-approved offers for goods and services with better terms than offers that the client has already accepted.

13.   A method comprising:

submitting a plurality of consumer applications to an intermediary, wherein each

application contains only demographic and employment information specifically required to

qualify for a product and personal information necessary to obtain a consumer credit report;

obtaining the consumer credit reports and merging the credit and payment information

5   from the credit report with the consumer's demographic and employment information;

comparing the merged demographic, employment, credit, and payment information,

not including personal identifiers, with the minimum criteria necessary for the product;

evaluating the merged demographic, employment, credit, and payment information,

not including personal identifiers, to determine the risk associated with extending credit to the

10   consumer and to determine a product price; and

anonymously via the ATS, advertising and marketing to qualified consumers

possessing the desired demographic, employment, credit, and payment characteristics offers

from suppliers willing to provide the requested product.

14. The method of claim 13,

wherein after the consumer has accepted an offer, the consumer's complete personal

information is provided directly to the selected supplier.

15.   The method of claim 14,

wherein the intermediary advertises subsequent offers to the consumer that have

better terms than the offer that the consumer accepted.

16.   The method of claim 15,

wherein the intermediary is a computer system and consumers and suppliers can

25   access said computer system through network connections.

17.   A computer readable medium that, when read, causes a computer system to

perform the steps of:

compiling a plurality of client files, wherein each file comprises a plurality of data sets,

30   wherein one of the said data sets contains personal information that uniquely identifies the

client while the rest of the said data sets contain general information that does not uniquely

identify the client;

without revealing the client's personal information, enabling suppliers of products and

services to select subsets of clients based upon the client's general information;

receiving pre-approved offers from said suppliers on behalf of the selected subsets of clients,

giving the client's personal information to the supplier after the client accepts the supplier's offer.

18.   The computer readable medium of claim 17,

wherein the general information comprises a client's age, sex, race, citizenship, and zip code.

19.   The computer readable medium of claim 18,

wherein the general information further comprises the client's credit rating, modified such that there is no personal information contained within said credit rating that can be used to uniquely identify the client.

20.   The computer readable medium of claim 18,

wherein the general information further comprises the client's medical history, modified such that there is no personal information contained within said medical history that can be used to uniquely identify the client.

21.   The computer readable medium of claim 17,

wherein products and services comprise any product or service that requires evaluation of a client's credit rating or medical history in order to ascertain the risk of making an offer to said client; and further wherein offers are only made for products and services that the client desires.

22.   The computer readable medium of claim 17,

wherein the same client file is used multiple times to make offers for different products and services, and is updated by the client when existing information becomes inaccurate or when more information is required in conjunction with another product or service.

23.   The computer readable medium of claim 17,

wherein the personal information that uniquely identifies the client comprises the client's name, social security number, street address, mother's maiden name, and phone number.

24. The computer readable medium of claim 17,

wherein enabling suppliers of products and services to select subsets of clients requires validating that the general information used to select subsets of clients correspond to a client who can be uniquely identified with personal information.

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25. The computer readable medium of claim 24,

wherein validating that the general information corresponds to a client comprises using a digital certification technique.

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26. The computer readable medium of claim 17,

wherein the steps of compiling a plurality of client files, enabling suppliers of products and services to select subsets of clients based upon the client's general information, receiving pre-approved offers from said suppliers on behalf of the selected subsets of clients, and giving the client's personal information to the supplier after the client accepts the supplier's offer are all accomplished with electronic means.

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27. The computer readable medium of claim 26,

wherein the plurality of client files are stored as a database in a computer readable medium;

wherein suppliers access a computer system via a network connection in order to select subsets of clients and transmit pre-approved offers to the computer system;

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wherein clients access said computer system via a network connection to view pre-approved offers and select the desired offer.

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28. The computer readable medium of claim 17,

wherein the client receives pre-approved offers for goods and services with better terms than offers that the client has already accepted.

29. An anonymous transaction system, comprising:

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one or more processors configured to receive first party data and convert the first party data into an anonymous profile;

at least one of the processors configured to receive criteria from a second party for providing a transaction; and

at least one of the processors configured to initiate the transaction when the anonymous profile meets the criteria.

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30. An anonymous transaction system according to claim 29 wherein at least one of the processors automatically generates risk based pricing offers for multiple suppliers according to the anonymous profile.

5 31. An anonymous transaction system according to claim 30 wherein at least one of the processors applies the risk based pricing after the anonymous profile has been determined to meet the criteria.

32. An anonymous transaction system method, comprising:
10 receiving a request for offer;
generating an anonymous transaction profile from the request for offer;
comparing the anonymous transaction profile with criteria; and
generating an offer when the anonymous transaction profile meets the criteria.

15 33. A method according to claim 32 including:
separating the request for offer into anonymous information and personal information;
using the anonymous information and personal information to obtain third party information;
20 separating the third party information into personal information and anonymous information; and
generating the anonymous transaction profile by combining the anonymous information from the request for offer and the third party information.

25 34. A method according to claim 33 including generating a personal information record from the personal information in the request for offer and the third party information and sending the personal information record to a supplier when a consumer accepts the offer.

35. A method according to claim 32 including:
30 receiving the request for offer through a distributor;
adding distributor information into the anonymous transaction profile; and
using the distributor information as part of the criteria for generating the offer.

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36. A method according to claim 35 including:

associating distributor charges for distributors generating the request for offer when the offer is generated; and

adding the distributor charge to the distributor information.

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37. A method according to claim 36 including:

associating another distributor charge for distributors generating the request for offer when the offer is accepted by a consumer; and

adding the other distributor charge to the distributor information.

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38. A method according to claim 32 wherein the offer comprises a product, service, advertising, or promotion.

39. A method according to claim 33 wherein the third party personal information comprises personal credit information and the third party anonymous information comprises anonymous credit information.

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40. A method according to claim 32 including operating a processor that compares the criteria to the anonymous transaction profile.

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41. A method according to claim 40 wherein the processor applies a table or an algorithm containing the criteria to the anonymous transaction profile.

42. A method according to claim 40 including having a supplier operate the processor.

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43. A method according to claim 40 including having an intermediary operate the processor.

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44. A method according to claim 40 wherein the processor is an operator that manually compares the criteria to the anonymous transaction profile.

45. A method according to claim 32 including using a registry service to supply the anonymous transaction profile to one or more processors.

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46. A method according to claim 45 including supplying offers to consumers or distributors through the registry service.

47. A method according to claim 32 including:

receiving a request for offer at a distributor computer;

using the distributor computer to separate the request for offer into anonymous information and personal information;

using the distributor computer to submit the anonymous information and personal information for offer to a third party;

using the distributor computer to receive third party information from the third party; and

using the distributor computer to generate the anonymous transaction profile from the anonymous information and the third party information.

48. A method according to claim 47 including:

generating a personal information record from the personal information and the third party information; and

submitting the personal information record to a supplier when an offer is accepted by a consumer.

49. A method according to claim 32 including generating the offer before knowing a personal identity of a consumer associated with the anonymous profile.

50. A method according to claim 32 including sending personal information of the consumer to a supplier of the offer only when the consumer accepts the offer.

51. A method according to claim 32 including encrypting the anonymous transaction profile and using a consumer password associated with the anonymous transaction profile as a key for decrypting the encrypted transaction profile.

52. A method according to claim 32 including adding different consumer requirements to the criteria used for comparing with the anonymous transaction profile.

53. A method according to claim 32 including adding different distributor requirements to the criteria used for comparing with the anonymous transaction profile.

54. A method according to claim 32 including adding different supplier requirements to the anonymous transaction profile used for comparing with the criteria.

55. An anonymous transaction service method, comprising:
obtaining an anonymous transaction profile associated with a wireless device;
comparing the identified anonymous transaction profile with criteria; and
sending an offer back to the wireless device when the anonymous transaction profile meets the criteria.

56. A method according to claim 55 including interrogating the wireless device for a unique identification number associated with the anonymous transaction profile when the wireless device comes within a predetermined distance of a supplier or distributor.

57. A method according to claim 55 including:
receiving an acceptance of the offer back from the wireless device;
accessing personal information for a consumer associated with the anonymous transaction profile after receiving the offer acceptance; and
using the personal information to finalize the offer.

58. A method according to claim 57 including receiving a password from the wireless device at a wireless access point and using the password to access the personal information for the consumer.